



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name [HEARTLAND FINANCIAL USA, INC.](#)

City/State [DUBUQUE, IA](#)

Bank Holding Company Information

Federal Reserve District: [7](#)

Consolidated Assets (\$000): [19,274,549](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [11](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[HEARTLAND FINANCIAL USA, INC.](#)

[1398 CENTRAL AVENUE](#)

[DUBUQUE, IA 52001](#)

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000)	18,504,736			14,777,102			12,016,964			10,766,445			9,003,569		
Net income (\$000)	219,923			137,938			149,129			116,998			75,272		
Number of BHCs in peer group	130			128			125			118			148		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.07	2.60	82	3.36	2.77	86	3.65	3.01	80	3.90	3.08	87	3.84	3.29	87
+ Non-interest income	0.67	1.04	32	0.72	1.21	30	1.05	1.32	50	0.98	1.31	40	1.03	0.93	63
- Overhead expense	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81	3.28	2.60	85
- Provision for credit losses	-0.09	-0.09	43	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79	0.17	0.11	75
+ Securities gains (losses)	0.03	0.01	92	0.05	0.02	79	0.06	0.01	94	0.01	0	88	0.08	0.01	91
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	84	0	0	10	0	0	42
= Pretax net operating income (tax equivalent)	1.53	1.66	43	1.21	1.04	61	1.57	1.56	48	1.41	1.57	34	1.49	1.55	42
Net operating income	1.19	1.26	46	0.93	0.81	60	1.24	1.19	52	1.09	1.24	31	0.84	0.95	36
Net income	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52	1.09	1.24	31	0.84	0.95	36
Net income (Subchapter S adjusted)		1.97			1.18			1.17			1.42				1.11
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.47	3.06	75	3.98	3.55	75	4.76	4.41	73	4.83	4.24	84	4.60	4.06	87
Interest expense	0.16	0.25	34	0.33	0.52	24	0.74	1.08	26	0.53	0.86	21	0.41	0.54	29
Net interest income (tax equivalent)	3.31	2.80	80	3.65	3.01	86	4.02	3.33	79	4.30	3.38	86	4.20	3.54	90
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.04	0.11	32	0.32	0.27	68	0.11	0.21	42	0.25	0.22	68	0.24	0.10	82
Earnings coverage of net loan and lease losses (X)	67.56	39.72	76	8.29	22.91	37	24.41	24.40	67	9.54	21.75	35	9.48	0.97	38
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.11	1.23	41	1.31	1.58	34	0.84	0.83	52	0.84	0.90	42	0.87	0.95	42
Allowance for loan and lease losses / Total loans and leases	1.10	1.20	42	1.31	1.55	37	0.84	0.81	51	0.82	0.89	43	0.87	0.94	42
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.71	0.49	79	0.93	0.71	75	0.99	0.57	87	1.04	0.61	87	1.14	0.57	88
30-89 days past due loans and leases / Total loans and leases	0.08	0.32	9	0.23	0.39	33	0.33	0.43	47	0.21	0.44	23	0.27	0.32	52
Liquidity and Funding															
Net noncore funding dependence	-1.65	-2.33	54	-2.28	3.20	35	-2.40	14.45	10	2.44	16.62	11	5.21	13.97	20
Net short-term noncore funding dependence	-2.22	-7.71	65	-4.33	-4.76	46	-4.01	3.38	22	0.98	4.66	24	3.83	9.65	25
Net loans and leases / Total assets	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39	65.03	72.64	16
Capitalization															
Tier 1 leverage ratio	8.57	8.98	41	9.02	9.13	48	10.10	9.76	63	9.73	9.71	51	9.25	10.04	33
Holding company equity capital / Total assets	11.32	10.71	60	11.61	11.16	60	11.95	12.43	43	11.62	12.22	50	10.11	10.84	38
Total equity capital (including minority interest) / Total assets	11.32	10.82	58	11.61	11.29	58	11.95	12.57	42	11.62	12.27	47	10.11	10.89	37
Common equity tier 1 capital / Total risk-weighted assets	11.53	12.42	37	10.92	12.38	29	10.88	12.17	29	10.66	12.12	29	10.13	11.90	22
Net loans and leases / Equity capital (X)	4.52	5.53	31	4.79	5.58	34	5.27	5.21	55	5.63	5.29	57	6.44	6.82	41
Cash dividends / Net income	22.08	28.27	38	24.59	42.30	26	16.50	33.12	21	16.54	27.31	22	19.34	32.32	32
Cash dividends / Net income (Subchapter S adjusted)		3.14			-0.65			-12.02			17.36				19.39
Growth Rates															
Assets	7.63	10.50	45	35.57	16.68	89	15.79	9.26	78	16.28	7	85	18.96	9.89	83
Equity capital	4.95	7.46	51	31.75	6.99	94	19.09	10.49	82	33.66	7.89	91	33.82	13.71	84
Net loans and leases	-0.84	3.36	40	19.52	9.07	82	11.50	9.10	69	17.01	7.89	85	19.07	12.54	77
Noncore funding	-42.68	-14.79	19	44.92	-12.18	94	-6.24	6.59	28	-29.40	10.67	1	-1.35	-3.35	58
Parent Company Ratios															
Short-term debt / Equity capital	0.02	0.57	77	1.06	0.77	79	0	1.02	36	0	1.14	37	0	0.02	46
Long-term debt / Equity capital	10.24	10.95	56	4.69	13.56	31	8.04	13.04	57	10.46	13.37	62	12.56	4.39	78
Equity investment in subsidiaries / Equity capital	103.71	103.22	57	107.48	102.81	78	111.90	103.22	87	116.12	103.10	92	120.50	105.17	91
Cash from ops + noncash items + op expense / Op expense + dividends	146.06	154.48	53	120.56	147.24	45	159.19	190.27	41	144.44	174.91	42	118.21	100.80	70

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	442,282	422,410	423,042	392,481	303,861	4.70	59.10
Income from lease financing receivables.....	1,743	2,380	1,357	1,211	0	-26.76	
Fully taxable income on loans and leases.....	436,161	416,708	415,726	384,514	295,445	4.67	62.09
Tax-exempt income on loans and leases.....	7,864	8,082	8,673	9,178	8,416	-2.70	-11.68
Estimated tax benefit on income on loans and leases.....	2,090	2,148	2,306	2,453	4,532	-2.69	-51.54
Income on loans and leases (tax equivalent).....	446,115	426,938	426,705	396,145	308,393	4.49	58.02
Investment interest income (tax equivalent).....	146,593	113,220	84,634	71,033	67,933	29.48	163.73
Interest on balances due from depository institutions.....	344	924	6,695	3,698	1,547	-62.77	-12.24
Interest income on other earning assets.....	2,920	996	1,224	1,172	924	193.17	162.59
Total interest income (tax equivalent)	595,972	542,078	519,258	472,048	378,797	9.94	75.60
Interest on time deposits of \$250K or more	2,773	4,323	5,094	3,319	2,072	-35.85	
Interest on time deposits < \$250K.....	2,962	9,406	11,571	7,224	5,100	-68.51	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	9,063	16,557	47,069	25,124	11,107	-45.26	13.29
Interest on other borrowings and trading liabilities.....	7,547	10,179	12,363	11,255	9,630	-25.86	-26.42
Interest on subordinated debt and mandatory convertible securities	5,855	4,418	4,503	4,944	5,441	32.53	4.24
Total interest expense.....	28,200	44,883	80,600	51,866	33,350	-37.17	-11.36
Net interest income (tax equivalent).....	567,772	497,195	438,658	420,182	345,447	14.20	84.59
Non-interest income.....	123,818	106,757	126,438	105,656	92,574	15.98	22.79
Adjusted operating income (tax equivalent)	691,590	603,952	565,096	525,838	438,021	14.51	69.33
Overhead expense.....	432,663	367,290	367,574	351,681	295,200	17.80	55.53
Provision for credit losses.....	-17,575	65,638	16,657	24,013	15,563		
Securities gains (losses)	5,910	7,793	7,658	1,085	6,973	-24.16	-47.63
Other tax equivalent adjustments	0	0	2	-1	0		-100.00
Pretax net operating income (tax equivalent).....	282,470	179,457	189,050	151,440	134,231	57.40	117.58
Applicable income taxes	55,335	36,053	34,990	28,215	43,820	53.48	51.37
Tax equivalent adjustments	7,212	5,466	4,931	6,227	15,139	31.94	-44.18
Applicable income taxes (tax equivalent).....	62,547	41,519	39,921	34,442	58,959	50.65	26.42
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	219,923	137,938	149,129	116,998	75,272	59.44	173.71
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	219,923	137,938	149,129	116,998	75,272	59.44	173.71
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	219,923	137,938	149,129	116,998	75,272	59.44	173.71
Investment securities income (tax equivalent).....	146,593	113,220	84,634	71,033	67,933	29.48	163.73
US Treasury and agency securities (excluding mortgage-backed securities)	1,336	2,243	4,783	2,287	2,503	-40.44	-35.11
Mortgage-backed securities	90,313	74,417	58,876	44,169	28,809	21.36	276.57
All other securities	54,944	36,560	20,975	24,577	36,621	50.28	85.98
Cash dividends declared.....	48,559	33,919	24,607	19,357	14,557	43.16	277.30
Common	40,509	29,468	24,607	19,318	14,499	37.47	222.06
Preferred.....	8,050	4,451	0	39	58	80.86	2656.85

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.22	2.85	75	3.67	3.27	75	4.32	4	72	4.38	3.87	83	4.21	3.78	86
Less: Interest expense	0.15	0.23	34	0.30	0.48	24	0.67	0.98	28	0.48	0.79	21	0.37	0.50	28
Equals: Net interest income (tax equivalent)	3.07	2.60	82	3.36	2.77	86	3.65	3.01	80	3.90	3.08	87	3.84	3.29	87
Plus: Non-interest income	0.67	1.04	32	0.72	1.21	30	1.05	1.32	50	0.98	1.31	40	1.03	0.93	63
Equals: adjusted operating income (tax equivalent)	3.74	3.70	59	4.09	4.04	58	4.70	4.41	71	4.88	4.46	73	4.86	4.26	77
Less: Overhead expense	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81	3.28	2.60	85
Less: Provision for credit losses	-0.09	-0.09	43	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79	0.17	0.11	75
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	98	0	0	49	0	0	51	0	0	46
Plus: Realized gains (losses) on available-for-sale securities	0.03	0.01	92	0.05	0.02	78	0.06	0.01	94	0.01	0	88	0.08	0.01	91
Plus: other tax equivalent adjustments	0	0	46	0	0	48	0	0	84	0	0	10	0	0	42
Equals: Pretax net operating income (tax equivalent)	1.53	1.66	43	1.21	1.04	61	1.57	1.56	48	1.41	1.57	34	1.49	1.55	42
Less: Applicable income taxes (tax equivalent)	0.34	0.38	38	0.28	0.23	64	0.33	0.36	39	0.32	0.33	45	0.65	0.59	56
Less: Minority interest	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47
Equals: Net operating income	1.19	1.26	46	0.93	0.81	60	1.24	1.19	52	1.09	1.24	31	0.84	0.95	36
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	49
Equals: Net income	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52	1.09	1.24	31	0.84	0.95	36
Memo: Net income (last four quarters)	1.19	1.26	46	0.93	0.82	59	1.24	1.19	52	1.09	1.24	30	0.84	0.95	36
Net income—BHC and noncontrolling (minority) interest	1.19	1.27	45	0.93	0.83	59	1.24	1.20	52	1.09	1.25	30	0.84	0.95	36
Margin Analysis															
Average earning assets / Average assets	92.82	93.08	48	92.20	92.32	48	90.83	91.05	46	90.77	91.48	42	91.45	93.19	26
Average interest-bearing funds / Average assets	54.25	61.99	19	57.81	64.06	23	59.61	65.57	24	58.43	65.56	20	59.78	70.06	11
Interest income (tax equivalent) / Average earning assets	3.47	3.06	75	3.98	3.55	75	4.76	4.41	73	4.83	4.24	84	4.60	4.06	87
Interest expense / Average earning assets	0.16	0.25	34	0.33	0.52	24	0.74	1.08	26	0.53	0.86	21	0.41	0.54	29
Net interest income (tax equivalent) / Average earning assets	3.31	2.80	80	3.65	3.01	86	4.02	3.33	79	4.30	3.38	86	4.20	3.54	90
Yield or Cost															
Total loans and leases (tax equivalent)	4.48	4.01	79	4.73	4.27	77	5.50	5.09	77	5.55	4.95	84	5.28	4.52	89
Interest-bearing bank balances	0.17	0.14	83	0.62	0.27	92	2.77	2.04	84	2.76	1.64	96	2.34	1.13	95
Federal funds sold and reverse repos	0.03	0.25	32	0	0.68	7	2.86	2.44	72	0	2.17	2	0.71	0.83	40
Trading assets	0	0.45	26	0	0.60	23	0	0.99	21	0	1.11	19	0	0.48	35
Total earning assets	3.43	3.04	75	3.94	3.51	75	4.71	4.36	74	4.77	4.20	84	4.42	3.98	81
Investment securities (tax equivalent)	2.11	1.77	76	2.62	2.25	80	2.99	2.76	72	2.92	2.68	72	3.02	2.61	75
US Treasury and agency securities (excluding mortgage-backed securities)	1.11	1.14	48	1.32	1.75	30	3.05	2.32	85	1.65	2.05	18	1.62	1.66	49
Mortgage-backed securities	2.17	1.57	89	3.08	2.05	97	3.65	2.61	98	3.17	2.50	94	2.44	2.19	80
All other securities	2.02	2.81	26	1.73	3.24	8	1.87	4.06	5	2.48	4.20	9	3.82	3.85	48
Interest-bearing deposits	0.16	0.21	40	0.39	0.53	35	0.95	1.10	42	0.61	0.81	34	0.37	0.52	32
Time deposits of \$250K or more	0.78	0.66	67	1.42	1.42	45	1.81	1.96	34	1.37	1.44	40			
Time deposits < \$250K	0.38	0.62	22	1.14	1.36	27	1.38	1.82	22	0.90	1.29	23			
Other domestic deposits	0.11	0.15	40	0.24	0.36	32	0.84	0.93	44	0.53	0.67	40			
Foreign deposits		0.14			0.42			1.19			0.97			0.84	
Federal funds purchased and repos	5.45	0.17	98	4.84	0.62	97	20.58	1.86	99	3.27	1.51	92	0.73	0.68	67
Other borrowed funds and trading liabilities	0.06	1.27	9	0.13	1.50	3	0.23	2.38	3	0.14	2.28	1	0.14	1.48	2
All interest-bearing funds	0.28	0.37	40	0.53	0.74	28	1.13	1.49	28	0.82	1.19	26	0.62	0.71	39

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
Non-interest Income and Expenses															
Total non-interest income	123,818		106,757		126,438		105,656		92,574						
Fiduciary activities income	24,417		20,862		19,399		18,393		15,818						
Service charges on deposit accounts - domestic	27,291		23,468		24,192		21,912		18,798						
Trading revenue.....	0		0		0		0		0						
Investment banking fees and commissions.....	2,960		2,158		3,000		2,544		2,531						
Insurance activities revenue.....	586		598		786		1,969		1,502						
Venture capital revenue.....	0		0		0		0		0						
Net servicing fees	3,276		2,977		4,806		7,304		5,661						
Net securitization income	1,065		1,103		2,435		1,008		527						
Net gains (losses) on sales of loans, OREO, other assets.....	23,523		22,772		33,422		19,096		19,700						
Other non-interest income.....	40,700		32,819		38,398		33,430		28,037						
Total overhead expenses	432,663		367,290		367,574		351,681		295,200						
Personnel expense.....	240,692		203,066		201,157		196,693		171,407						
Net occupancy expense.....	43,952		40,026		38,743		37,857		33,305						
Goodwill impairment losses	0		0		0		0		0						
Amortization expenses and impairment loss (other intangible assets).....	9,395		10,670		11,972		9,355		6,077						
Other operating expenses.....	138,624		113,528		115,702		107,776		84,411						
Fee income on mutual funds and annuities.....	1,167		1,022		1,451		1,098		1,171						
Memoranda															
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0						
Number of equivalent employees	2,249		2,013		1,908		2,045		2,008						
Average personnel expense per employee.....	107.02		100.88		105.43		96.18		85.36						
Average assets per employee.....	8,227.98		7,340.84		6,298.20		5,264.77		4,483.85						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0.94	2.17	40	0.96	2.02	41	1.15	2.72	38	1.04	3.08	31	1.26	1.89	48
Overhead expenses / Net Interest Income + non-interest income	63.22	59.28	65	61.37	62.28	48	65.62	61.29	71	67.68	60.88	78	69.81	62.21	82
Percent of Average Assets															
Total overhead expense	2.34	2.17	65	2.49	2.57	56	3.06	2.69	73	3.27	2.71	81	3.28	2.60	85
Personnel expense.....	1.30	1.21	65	1.37	1.30	60	1.67	1.41	77	1.83	1.44	84	1.90	1.47	85
Net occupancy expense.....	0.24	0.23	54	0.27	0.26	56	0.32	0.28	69	0.35	0.28	74	0.37	0.32	70
Other operating expenses.....	0.80	0.72	71	0.84	0.94	58	1.06	0.97	72	1.09	0.97	75	1.01	0.79	77
Overhead less non-interest income	1.67	1.10	90	1.76	1.25	82	2.01	1.32	88	2.29	1.38	94	2.25	1.65	91
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	62.56	58.83	65	60.81	61.82	50	65.05	60.64	72	66.88	60.37	77	67.39	61.01	79
Personnel expense.....	34.80	32.93	60	33.62	32.36	51	35.60	32.39	69	37.41	32.51	78	39.13	34.72	79
Net occupancy expense.....	6.36	6.23	51	6.63	6.58	52	6.86	6.52	57	7.20	6.48	65	7.60	7.51	52
Other operating expenses.....	21.40	19.18	67	20.56	22.28	57	22.59	21.20	71	22.28	20.90	67	20.66	18.30	73
Total non-interest income	17.90	27.67	29	17.68	28.83	27	22.37	29.23	43	20.09	28.50	34	21.13	21.24	52
Fiduciary activities income	3.53	2.20	70	3.45	2.09	72	3.43	1.97	75	3.50	2.14	74	3.61	1.95	75
Service charges on domestic deposit accounts	3.95	3.27	59	3.89	3.27	62	4.28	3.88	54	4.17	4.15	47	4.29	3.83	61
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27	0	0.07	40
Investment banking fees and commissions.....	0.43	2.58	27	0.36	2.46	24	0.53	3.54	27	0.48	3.42	24	0.58	0.92	52
Insurance activities revenue.....	0.08	0.36	52	0.10	0.41	54	0.14	0.47	56	0.37	0.47	70	0.34	0.44	74
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0	48
Net servicing fees	0.47	0.60	64	0.49	0.01	82	0.85	0.28	85	1.39	0.65	78	1.29	0.40	86
Net securitization income	0.15	0.01	94	0.18	0	94	0.43	0.01	95	0.19	0.01	94	0.12	0	96
Net gain (loss) - sales of loans, OREO, and other assets	3.40	3.30	58	3.77	3.92	62	5.91	1.86	91	3.63	1.61	81	4.50	2.38	81
Other non-interest income.....	5.88	9.27	30	5.43	9.65	29	6.79	10.04	34	6.36	9.86	33	6.40	7.34	46
Overhead less non-interest income	44.66	30.52	89	43.14	31.93	79	42.67	31.06	87	46.79	31.46	90	46.26	39.09	77
Applicable income taxes / Pretax net operating income (tax equivalent).....	19.59	21.18	31	20.09	18.63	55	18.51	20.56	30	18.63	19.04	38	32.65	33.75	41
Applicable income tax + TE / Pretax net operating income + TE	22.14	22.67	41	23.14	21.18	62	21.12	23.23	30	22.74	21.56	56	43.92	38.57	60

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	6,668,366	6,136,138	5,451,228	4,880,488	4,199,277	8.67	86.60
Commercial and industrial loans	2,371,175	3,043,938	2,047,485	1,691,962	1,333,951	-22.10	103.96
Loans to individuals	144,458	139,895	136,765	189,744	164,211	3.26	-8.39
Loans to depository institutions and acceptances of other banks	0	2,000	0	0	0	-100.00	
Agricultural loans	311,972	311,639	275,863	317,045	259,390	0.11	29.05
Other loans and leases	480,241	465,334	490,241	453,553	483,631	3.20	70.95
Less: Unearned income	0	17,944	6,917	5,294	4,436	-100.00	-100.00
Loans and leases, net of unearned income	9,976,212	10,081,000	8,394,665	7,527,498	6,436,024	-1.04	84.30
Less: Allowance for loan and lease losses	110,088	131,606	70,395	61,963	55,686	-16.35	102.65
Net loans and leases	9,866,124	9,949,394	8,324,270	7,465,535	6,380,338	-0.84	84.12
Debt securities that reprice or mature in over 1 year	7,114,592	5,145,172	2,725,450	2,355,733	2,067,154	38.28	269.19
Mutual funds and equity securities	20,787	19,629	18,436	17,086	16,711	5.90	42.81
Subtotal	17,001,503	15,114,195	11,068,156	9,838,354	8,464,203	12.49	132.89
Interest-bearing bank balances	274,598	102,316	175,691	55,167	37,100	168.38	2856.80
Federal funds sold and reverse repos	0	19,473	0	0	0	-100.00	-100.00
Debt securities that reprice or mature within 1 year	484,504	1,056,865	665,034	318,463	390,433	-54.16	182.40
Trading assets	23,574	45,196	16,544	4,449	2,377	-47.84	1384.51
Total earning assets	17,784,179	16,338,045	11,925,425	10,216,433	8,894,113	8.85	137.66
Non-interest-bearing cash and due from depository institutions	163,895	219,243	206,607	223,135	168,723	-25.25	8.33
Premises, fixed assets, and leases	238,457	247,651	223,725	194,676	174,301	-3.71	45.38
Other real estate owned	1,927	6,624	6,914	6,153	10,777	-70.91	-80.22
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	1,086,091	1,096,827	846,926	767,609	562,825	-0.98	147.38
Total assets	19,274,549	17,908,339	13,209,597	11,408,006	9,810,739	7.63	133.71
Quarterly average assets	19,151,691	16,401,152	12,798,770	11,371,247	9,807,621	16.77	131.30
Average loans and leases (YTD)	9,957,574	9,034,557	7,758,893	7,136,852	5,843,167	10.22	81.44
Memoranda							
Loans held-for-sale	21,640	57,949	26,748	119,801	44,560	-62.66	-64.68
Loans not held-for-sale	9,954,572	10,023,051	8,367,917	7,407,697	6,391,464	-0.68	86.01
Real estate loans secured by 1–4 family	1,125,821	1,173,080	1,165,592	1,215,642	1,071,130	-4.03	10.17
Commercial real estate loans	5,100,383	4,560,918	3,995,662	3,398,918	2,874,727	11.83	121.65
Construction and land development	854,882	861,718	1,027,081	845,717	641,471	-0.79	65.06
Multifamily	218,129	263,383	228,486	181,080	174,545	-17.18	57.22
Nonfarm nonresidential	4,027,372	3,435,817	2,740,095	2,372,121	2,058,711	17.22	144.91
Real estate loans secured by farmland	442,162	402,140	289,974	265,928	253,420	9.95	76.40
Total investment securities	7,619,883	6,221,666	3,408,920	2,691,282	2,474,298	22.47	260.58
U.S. Treasury securities	1,008	2,026	8,502	25,415	3,484	-50.25	94.97
US agency securities (excluding mortgage-backed securities)	193,384	166,779	184,677	84,671	163,520	15.95	21.50
Municipal securities	2,169,743	1,724,118	798,514	611,256	694,565	25.85	171.28
Mortgage-backed securities	4,817,469	3,231,306	1,702,413	1,620,797	1,163,461	49.09	324.25
Asset-backed securities	409,653	1,069,266	691,578	323,855	428,599	-61.69	
Other debt securities	7,839	8,542	4,800	8,202	3,958	-8.23	115.48
Mutual funds and equity securities	20,787	19,629	18,436	17,086	16,711	5.90	42.81
Available-for-sale securities	7,514,387	6,113,147	3,299,160	2,437,913	2,220,748	22.92	306.28
U.S. Treasury securities	1,008	2,026	8,502	25,415	3,484	-50.25	94.97
US agency securities (excluding mortgage-backed securities)	193,384	166,779	184,677	84,671	163,520	15.95	21.50
Municipal securities	2,085,034	1,635,228	707,190	374,973	441,015	27.51	288.89
Mortgage-backed securities	4,817,469	3,231,306	1,702,413	1,620,797	1,163,461	49.09	324.25
Asset-backed securities	409,653	1,069,266	691,578	323,855	428,599	-61.69	
Other debt securities	7,839	8,542	4,800	8,202	3,958	-8.23	115.48
Mutual funds and equity securities	0	0	0	0	16,711		-100.00
Held-to-maturity securities appreciation (depreciation)	9,430	11,150	9,161	9,058	11,944	-15.43	-15.33
Available-for-sale securities appreciation (depreciation)	-5,966	103,750	1,362	-41,910	-31,429		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,657,999	2,121,418	509,646	524,789	670,307	-21.84	106.00

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	6,495,326	5,688,810	3,543,863	3,290,194	2,983,128	14.18	194.97
NOW, ATS and transaction accounts	884,254	865,636	660,750	524,396	256,168	2.15	1123.51
Time deposits less brokered deposits < \$250K	706,536	867,446	881,305	711,986	451,571	-18.55	
MMDA and other savings accounts	8,013,655	7,154,068	5,646,675	4,653,666	3,984,160	12.02	115.66
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	16,099,771	14,575,960	10,732,593	9,180,242	7,675,027	10.45	153.54
Time deposits of \$250K or more	317,482	403,940	298,291	269,490	206,382	-21.40	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	122,997	120,392	86,936	115,524	306,206	2.16	-58.97
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	14,586	75,421	100,692	111,486	48,483	-80.66	-60.58
Other borrowings w/remaining maturity over 1 year	22,630	233,686	75,759	63,769	42,250	-90.32	-51.52
Brokered deposits < \$250K	2	5	13,447	53,106	265,500	-60.00	
Noncore funding	477,697	833,444	575,125	613,375	868,821	-42.68	-45.76
Trading liabilities	23,574	45,196	16,544	4,449	2,377	-47.84	1384.51
Subordinated notes and debentures + trust preferred securities	369,581	220,751	219,629	211,136	212,762	67.42	74.70
Other liabilities	121,748	153,757	87,569	73,629	60,295	-20.82	95.83
Total liabilities	17,092,371	15,829,108	11,631,460	10,082,831	8,819,282	7.98	127.71
Equity Capital							
Perpetual preferred stock (including surplus)	110,705	110,705	0	0	938	0.00	8058.07
Common stock	42,275	42,094	36,704	34,477	29,953	0.43	61.85
Common surplus	1,071,956	1,062,083	839,857	743,095	503,709	0.93	226.44
Retained earnings	962,994	791,630	702,502	579,252	481,331	21.65	131.43
Accumulated other comprehensive income	-5,752	72,719	-926	-31,649	-24,474		
Other equity capital components	0	0	0	0	0	0	
Total holding company equity capital	2,182,178	2,079,231	1,578,137	1,325,175	991,457	4.95	194.52
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	2,182,178	2,079,231	1,578,137	1,325,175	991,457	4.95	194.52
Total liabilities and capital	19,274,549	17,908,339	13,209,597	11,408,006	9,810,739	7.63	133.71
Memoranda							
Non-interest-bearing deposits	6,495,326	5,688,810	3,543,863	3,290,195	2,983,128	14.18	194.97
Interest-bearing deposits	9,921,929	9,291,095	7,500,468	6,212,643	5,163,781	6.79	113.59
Total deposits	16,417,255	14,979,905	11,044,331	9,502,838	8,146,909	9.60	139.76
Long-term debt that reprices within 1 year	15,832	76,966	103,794	113,777	53,288	-79.43	-58.86
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,079,231	1,578,137	1,325,175	991,457	740,916		
Accounting restatements	0	-14,891	-1,272	0	0		
Net income	219,923	137,938	149,129	116,998	75,272		
Net sale of new perpetual preferred stock	0	110,705	0	-938	-419		
Net sale of new common stock	2,773	3,004	661	0	0		
Sale of treasury stock	0	0	0	97	625		
Less: Purchase of treasury stock	0	0	0	97	625		
Changes incident to business combinations	0	217,202	92,258	238,075	175,195		
Less: Dividends declared	48,559	33,919	24,607	19,357	14,557		
Change in other comprehensive income	-78,471	73,645	30,723	-6,895	11,079		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	7,281	7,410	6,070	5,835	3,971		
Holding company equity capital, ending balance	2,182,178	2,079,231	1,578,137	1,325,175	991,457		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	34.60	36.25	41	34.26	36.22	40	41.27	37.78	46	42.78	37.19	52	42.80	53.41	24
Commercial and industrial loans	12.30	10.76	64	17	13.52	68	15.50	12.02	69	14.83	12.85	63	13.60	10.82	67
Loans to individuals	0.75	3.36	38	0.78	3.40	34	1.04	4.20	34	1.66	4.31	44	1.67	2.58	64
Loans to depository institutions and acceptances of other banks	0	0.02	34	0.01	0.03	79	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	1.62	0.18	93	1.74	0.19	93	2.09	0.24	93	2.78	0.30	93	2.64	0.51	88
Other loans and leases.....	2.49	4.47	38	2.60	4.63	40	3.71	5.01	46	3.98	5	48	4.93	2.62	79
Net loans and leases.....	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39	65.03	72.64	16
Debt securities over 1 year.....	36.91	19.46	94	28.73	15.55	93	20.63	14.60	82	20.65	14.63	78	21.07	13.96	81
Mutual funds and equity securities	0.11	0.06	74	0.11	0.05	77	0.14	0.06	80	0.15	0.06	82	0.17	0.07	79
Subtotal	88.21	79.22	89	84.40	78.16	69	83.79	79.65	50	86.24	79.97	63	86.27	87.26	33
Interest-bearing bank balances	1.42	8.50	8	0.57	7.51	3	1.33	3.06	33	0.48	3.04	14	0.38	2.34	18
Federal funds sold and reverse repos	0	0.54	28	0.11	0.82	72	0	1.57	25	0	1.66	23	0	0.02	35
Debt securities 1 year or less	2.51	1.56	75	5.90	1.68	92	5.03	1.91	87	2.79	1.96	75	3.98	1.92	80
Trading assets	0.12	0.49	52	0.25	1.01	46	0.13	1.19	44	0.04	1.33	36	0.02	0.02	75
Total earning assets.....	92.27	91.77	58	91.23	91.05	55	90.28	89.53	59	89.55	89.74	47	90.66	92.22	28
Non-interest cash and due from depository institutions.....	0.85	0.82	54	1.22	1.07	58	1.56	1.14	79	1.96	1.21	90	1.72	1.26	75
Other real estate owned.....	0.01	0.01	62	0.04	0.02	75	0.05	0.03	76	0.05	0.04	68	0.11	0.06	77
All other assets.....	6.88	7.35	45	7.54	7.82	45	8.16	9.27	36	8.49	8.98	42	7.62	6.45	67
Memoranda															
Short-term investments	3.94	11.47	17	6.58	11.17	30	6.36	7.63	57	3.28	7.80	42	4.36	4.63	61
U.S. Treasury securities.....	0.01	1.47	24	0.01	0.84	39	0.06	1.03	41	0.22	1.04	50	0.04	0.22	72
US agency securities (excluding mortgage-backed securities)	1	0.82	69	0.93	0.63	73	1.40	0.54	83	0.74	0.69	64	1.67	1.50	63
Municipal securities	11.26	1.73	96	9.63	1.69	96	6.04	1.34	92	5.36	1.62	89	7.08	2.97	85
Mortgage-backed securities	24.99	14.14	84	18.04	11.75	80	12.89	11.44	59	14.21	11.13	68	11.86	9.19	68
Asset-backed securities	2.13	0.50	87	5.97	0.32	98	5.24	0.28	97	2.84	0.33	93	4.37	0.23	94
Other debt securities	0.04	0.53	35	0.05	0.42	43	0.04	0.39	42	0.07	0.41	51	0.04	0.48	42
Loans held-for-sale.....	0.11	0.55	40	0.32	0.52	47	0.20	0.39	48	1.05	0.30	90	0.45	0.32	80
Loans held for investment	51.65	58.06	27	55.97	61.72	25	63.35	63.50	36	64.93	63.93	38	65.15	72.42	17
Real estate loans secured by 1–4 family	5.84	11.46	28	6.55	11.91	27	8.82	13.29	31	10.66	13.46	36	10.92	16.44	32
Revolving	1.10	1.42	51	1.30	1.66	50	1.92	2.07	52	2.12	2.27	52	2.26	2.71	48
Closed-end, secured by first liens	4.42	9.67	26	5.02	9.81	28	6.50	10.69	29	8.02	10.57	36	8.35	13.03	32
Closed-end, secured by junior liens	0.33	0.17	83	0.23	0.22	66	0.40	0.28	74	0.52	0.31	76	0.31	0.39	46
Commercial real estate loans	26.46	22.69	58	25.47	22.22	56	30.25	22.23	65	29.79	21.58	65	29.30	33.79	36
Construction and land development.....	4.44	3.34	65	4.81	3.40	70	7.78	3.44	88	7.41	3.51	85	6.54	4.55	75
Multifamily.....	1.13	3.57	26	1.47	3.12	32	1.73	3.01	42	1.59	2.72	41	1.78	5.32	25
Nonfarm nonresidential	20.89	14.57	73	19.19	14.72	65	20.74	14.69	67	20.79	14.44	68	20.98	22.30	42
Real estate loans secured by farmland.....	2.29	0.30	95	2.25	0.33	94	2.20	0.36	93	2.33	0.41	93	2.58	0.81	85

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	66.84	61.05	52	60.87	57.15	49	64.94	57.46	50	64.84	56.49	54	65.25	73.20	30
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	11.29	19.86	24	11.64	19.43	26	13.88	20.75	30	16.15	21.10	28	16.64	22.92	38
Real estate loans secured by 1–4 family.....	2.12	2.43	50	2.31	2.64	48	3.02	3.15	50	3.21	3.50	47	3.45	3.76	53
Revolving	9.16	17.24	24	9.32	16.59	25	10.86	17.39	27	12.94	17.39	31	13.20	18.68	36
Closed-end.....	51.13	37.86	72	45.24	34.63	65	47.60	33.52	73	45.15	32.14	66	44.67	46.38	48
Construction and land development.....	8.57	5.65	75	8.55	5.26	77	12.23	5.09	92	11.24	5.20	86	9.97	6.35	77
1–4 family.....	1.39	1.18	61	1.32	0.93	67	1.96	0.94	76	2.24	1.02	78	2.14	1.50	71
Other.....	7.18	4.40	75	7.23	4.19	80	10.27	4.02	94	9	4.05	90	7.83	4.76	76
Multifamily.....	2.19	5.78	23	2.61	4.96	31	2.72	4.69	38	2.41	4.10	36	2.71	7.13	27
Nonfarm nonresidential	40.37	24.56	83	34.08	22.93	79	32.64	22.15	72	31.51	21.40	71	31.99	30.84	55
Owner-occupied.....	22.43	8.29	97	17.66	7.68	93	17.54	7.72	91	17	8.03	90	16.20	10.55	86
Other.....	17.94	15.94	57	16.42	14.95	56	15.10	14.34	53	14.51	13.38	52	15.78	19.91	30
Real estate loans secured by farmland.....	4.43	0.54	96	3.99	0.54	96	3.45	0.55	93	3.53	0.63	92	3.94	1.19	85
Real estate loans to depository institutions and acceptances of other banks.....	0	0.04	34	0.02	0.06	77	0	0.11	29	0	0.12	28	0	0	45
Commercial and industrial loans	23.77	18.86	68	30.19	22.17	79	24.39	19.53	69	22.48	20.32	63	20.73	15.52	73
Loans to individuals	1.45	6.24	39	1.39	6.13	37	1.63	7.13	34	2.52	7.36	42	2.55	3.90	65
Credit card loans	0.09	0.53	60	0.08	0.65	60	0.11	0.81	57	0.11	1.02	54	0.04	0.03	80
Agricultural loans.....	3.13	0.34	93	3.09	0.32	93	3.29	0.37	92	4.21	0.46	93	4.03	0.76	88
Other loans and leases.....	4.81	8.75	47	4.62	9.09	44	5.84	9.85	47	6.03	9.66	47	7.51	3.75	81
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	392.21	391.81	45	400.34	381.27	45	414.86	391.26	47	433.19	379.80	55	447.07	518.19	36
Real estate loans secured by 1–4 family.....	66.22	126.06	26	76.53	125.03	30	88.71	138.18	31	107.90	137.84	38	114.04	159.68	40
Revolving	12.46	15.44	50	15.22	17.42	51	19.29	21.26	52	21.45	23.33	51	23.61	26.74	51
Closed-end.....	53.75	108.85	26	61.32	106.14	30	69.41	115.20	29	86.45	112.79	38	90.43	130.06	38
Commercial real estate loans	299.99	245.88	60	297.57	234.65	62	304.09	229.44	62	301.69	219.72	64	306.05	328.67	43
Construction and land development.....	50.28	35.95	66	56.22	35.62	75	78.17	34.95	87	75.07	35.36	85	68.29	44.44	78
1–4 family.....	8.15	7.42	62	8.69	6.34	67	12.54	6.61	74	14.94	7.04	75	14.67	10.44	70
Other.....	42.14	28.11	72	47.53	28.16	78	65.62	27.32	90	60.12	27.26	90	53.62	33.34	77
Multifamily.....	12.83	38.66	26	17.18	32.74	35	17.39	31.04	41	16.07	27.85	42	18.58	51.49	26
Nonfarm nonresidential	236.88	158.05	77	224.16	155.06	71	208.53	152.10	63	210.55	147.22	66	219.18	217.26	51
Owner-occupied.....	131.64	52.99	93	116.18	52.37	91	112.08	53.07	88	113.59	54.89	88	111.03	73.43	81
Other.....	105.24	102.54	52	107.98	100.54	54	96.45	97.41	50	96.96	91.80	54	108.15	140.40	31
Real estate loans secured by farmland.....	26.01	3.22	95	26.24	3.44	95	22.07	3.60	94	23.60	4.02	93	26.98	7.80	88
Real estate loans to depository institutions and acceptances of other banks.....	0	0.21	34	0.13	0.28	78	0	0.44	29	0	0.54	28	0	0.01	45
Commercial and industrial loans	139.46	114.45	66	198.59	139.91	76	155.82	122.02	67	150.18	128.82	61	142.02	105.25	72
Loans to individuals	8.50	34.55	38	9.13	37.47	37	10.41	43.51	33	16.84	42.67	44	17.48	23.98	66
Credit card loans	0.51	2.77	61	0.54	3.30	60	0.68	4.34	58	0.73	5.31	56	0.29	0.19	80
Agricultural loans.....	18.35	1.86	93	20.33	1.88	94	20.99	2.18	94	28.14	2.72	94	27.62	4.90	89
Other loans and leases.....	28.25	51.06	41	30.36	49.54	44	37.31	52.44	49	40.26	51.79	50	51.49	25.83	81
Supplemental															
Non-owner occupied CRE loans / Gross loans	28.71	30.07	46	27.61	27.32	49	30.12	26.45	55	28.27	24.79	53	28.48	35.69	29
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	168.46	195.33	41	181.58	183.76	49	192.45	178.57	53	188.89	167.93	54	195.14	253.35	30
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	300.09	252.85	60	297.76	240.85	60	304.53	236.10	60	302.48	225.98	61	306.16	331.68	42

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	3.94	11.47	17	6.58	11.17	30	6.36	7.63	57	3.28	7.80	42	4.36	4.63	61
Liquid assets	16.24	29.03	20	11.64	26.22	12	10.81	22.44	15	15.07	22.72	32	13.91	15.94	46
Investment securities	39.53	21.63	95	34.74	17.85	96	25.81	16.99	82	23.59	17.27	79	25.22	16.65	84
Net loans and leases	51.19	58.67	25	55.56	61.58	24	63.02	63.77	35	65.44	63.98	39	65.03	72.64	16
Net loans, leases and standby letters of credit	51.43	59.49	22	55.94	62.48	23	63.55	64.84	35	66.01	65.07	36	65.53	73.08	17
Core deposits	83.53	75.71	84	81.39	70.67	86	81.25	63.09	96	80.47	62.13	94	78.23	69.79	79
Noncore funding	2.48	10.30	9	4.65	14.13	18	4.35	19.36	5	5.38	21.34	8	8.86	17.09	20
Time deposits of \$250K or more	1.65	1.58	60	2.26	2.11	63	2.26	2.94	46	2.36	2.89	43	2.10	3.54	35
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos	0.64	1.23	51	0.67	1.47	47	0.66	1.94	45	1.01	1.97	47	3.12	1.20	82
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold)	0.64	0.54	61	0.56	0.54	56	0.66	0.48	57	1.01	0.54	61	3.12	1.21	83
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.08	1	37	0.42	1.24	44	0.76	3.01	26	0.98	3.67	25	0.49	4.47	20
Earning assets that reprice within 1 year	39.20	37.37	55	30.85	39.38	26	34.06	39.29	31	33.88	40.29	28	33.38	33.41	54
Interest-bearing liabilities that reprice within 1 year	47.79	6.39	96	50.36	8.20	96	53.77	10.19	99	51.33	10.01	99	49.42	16.67	88
Long-term debt that reprices within 1 year	0.08	0.26	66	0.43	0.47	72	0.79	0.96	70	1	1.34	67	0.54	0.19	82
Net assets that reprice within 1 year	-8.68	29.65	1	-19.94	29.11	1	-20.50	26.63	0	-18.45	27.38	0	-16.58	15.65	9
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.65	-2.33	54	-2.28	3.20	35	-2.40	14.45	10	2.44	16.62	11	5.21	13.97	20
Net short-term noncore funding dependence	-2.22	-7.71	65	-4.33	-4.76	46	-4.01	3.38	22	0.98	4.66	24	3.83	9.65	25
Short-term investment / Short-term noncore funding	198.68	273.46	47	225.07	184.19	66	211.73	77.77	86	79.45	66.46	73	56.82	46.67	74
Liquid assets - short-term noncore funding / Nonliquid assets	17.02	36.68	27	9.86	28.18	24	8.75	16.97	39	12.89	16.04	53	7.25	3.68	66
Net loans and leases / Total deposits	60.10	72.79	21	66.42	79.43	17	75.37	90.31	17	78.56	90.08	19	78.32	92.86	16
Net loans and leases / Core deposits	61.28	78.25	17	68.26	88.34	12	77.56	103.93	10	81.32	105	14	83.13	105.03	13
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.59	0.12	75	0.80	1.57	46	0.74	0.72	61	0.85	-0.82	96	1.35	-0.05	96
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.38	-0.25	43	7.40	4.31	84	0.11	1.36	19	-3.94	-1.98	5	-3.56	-0.62	3
Structured notes appreciation (depreciation) / Tier 1 capital	-0.02			0.02			0			-0.05			-0.02		
Percent of Investment Securities															
Held-to-maturity securities	1.11	14.28	37	1.43	11.38	43	2.68	12.67	44	8.78	16.19	44	10.25	13.07	55
Available-for-sale securities	98.62	83.77	67	98.26	87.23	60	96.78	85.40	54	90.59	81.88	60	89.75	86.93	44
U.S. Treasury securities	0.01	6.70	23	0.03	4.72	36	0.25	6.15	35	0.94	6.99	48	0.14	1.33	69
US agency securities (excluding mortgage-backed securities)	2.54	4.12	57	2.68	4.01	57	5.42	3.49	73	3.15	4.02	61	6.61	10.16	55
Municipal securities	28.47	8.22	89	27.71	9.83	82	23.42	7.75	86	22.71	9.16	85	28.07	17.86	73
Mortgage-backed securities	63.22	66.54	40	51.94	66.64	25	49.94	67.43	24	60.22	65.45	37	47.02	55.76	32
Asset-backed securities	5.38	2.50	77	17.19	1.91	95	20.29	1.66	95	12.03	2.05	91	17.32	1.31	91
Other debt securities	0.10	3.08	32	0.14	3.01	35	0.14	2.94	38	0.30	2.79	44	0.16	3.25	40
Mutual funds and equity securities	0.27	0.29	65	0.32	0.35	65	0.54	0.40	64	0.63	0.42	66	0.68	0.58	72
Debt securities 1 year or less	6.36	7.78	57	16.99	10.55	81	19.51	11.86	77	11.83	11.91	64	15.78	11.90	71
Debt securities 1 to 5 years	48.12	18.25	91	44.59	17.03	89	46.12	17.94	89	55.39	19.18	90	46.40	23.53	87
Debt securities over 5 years	45.25	71.11	15	38.11	69.86	15	33.83	66.02	17	32.14	64.73	17	37.15	60.73	19
Pledged securities	21.76	32.26	38	34.10	35.67	46	14.95	30.57	28	19.50	33.30	35	27.09	46.78	25
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	-35.60	27.98	10	40.19	183.32	28	125.02	26.69	87	-12.61	6.77	24	136.07	6.96	95
Investment securities	22.47	31.36	45	82.51	23.62	91	26.67	11.75	81	8.77	9.42	63	17.09	4.99	80
Core deposits	10.45	16.94	32	35.81	26.88	83	16.91	11.23	74	19.61	7.29	87	20.86	13.94	74
Noncore funding	-42.68	-14.79	19	44.92	-12.18	94	-6.24	6.59	28	-29.40	10.67	1	-1.35	-3.35	58

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	4,118,737	3,258,618	2,973,732	2,471,463	1,953,286
Commit: Secured commercial real estate loans	1,014,755	632,325	724,391	713,182	408,045
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	334,143	274,753	224,733	190,627	102,823
Securities underwriting	0	0	0	0	0
Standby letters of credit	47,373	69,255	70,635	65,275	49,001
Commercial and similar letters of credit	4,067	3,951	8,896	6,627	6,547
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	13,651	4,471	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	13,651	4,471	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	54,500	86,500	52,500	30,146	118,632
Written options contracts (interest rate)	37,046	42,078	74,105	21,603	53,588
Purchased options contracts (interest rate)	0	0	53,749	0	0
Interest rate swaps	950,390	1,050,570	924,676	911,706	441,878
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	21.37	22.78	51	18.20	22.01	44	22.51	23.52	53	21.66	24.05	52	19.91	17.28	68
Standby letters of credit	0.25	0.65	27	0.39	0.71	40	0.53	0.84	47	0.57	0.92	46	0.50	0.40	71
Commercial and similar letters of credit	0.02	0.02	73	0.02	0.02	72	0.07	0.02	84	0.06	0.02	80	0.07	0.01	89
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0.07	0.24	59	0.02	0.35	55	0	0.42	27	0	0.52	27	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0.07	0.13	77	0.02	0.30	69	0	0.45	34	0	0.69	34	0	0	48
Derivative contracts	5.41	46.30	20	6.58	48.62	17	8.37	68.47	23	8.45	65.81	31	6.26	6.82	55
Interest rate contracts	5.41	32.46	20	6.58	34.36	19	8.37	47.31	25	8.45	43.84	34	6.26	6.72	55
Interest rate futures and forward contracts	0.28	3.25	52	0.48	6.21	44	0.40	10.67	47	0.26	11.40	47	1.21	0.28	88
Written options contracts (interest rate)	0.19	1.41	36	0.23	2.18	29	0.56	2.47	52	0.19	2.16	38	0.55	0.28	76
Purchased options contracts (interest rate)	0	1.31	23	0	1.46	22	0.41	2.65	61	0	2.32	23	0	0.08	41
Interest rate swaps	4.93	20.49	26	5.87	20.83	25	7	28.86	29	7.99	26.74	36	4.50	5.41	56
Foreign exchange contracts	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other)	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other)	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	41.36	44.98	59	36.07	42.82	58	38.33	45.53	56	34.63	44.93	51	33.43	25.74	77

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	1,041,936	1,179,148	1,105,030	963,455	614,098
Interest rate contracts	1,041,936	1,179,148	1,105,030	963,455	614,098
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	54,500	86,500	52,500	30,146	118,632
Written options	37,046	42,078	74,105	21,603	53,588
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	37,046	42,078	74,105	21,603	53,588
Purchased options	0	0	53,749	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	53,749	0	0
Swaps	950,390	1,050,570	924,676	911,706	441,878
Held for trading.....	926,138	902,113	855,880	422,491	253,531
Interest rate contracts	926,138	902,113	855,880	422,491	253,531
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	115,798	277,035	249,150	540,964	360,567
Interest rate contracts	115,798	277,035	249,150	540,964	360,567
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	981,917	1,141,541	1,030,925	941,852	489,968
One year or less	11,616	143,491	72,500	91,517	81,757
Over 1 year to 5 years	95,208	105,002	114,074	209,552	90,965
Over 5 years	875,093	893,048	844,351	640,783	317,246
Gross negative fair value (absolute value)	25,194	54,433	21,191	6,443	5,449
Gross positive fair value.....	25,229	47,702	17,839	7,189	5,795
Held for trading.....	23,574	45,196	16,544	4,449	2,377
Non-traded.....	1,655	2,506	1,295	2,740	3,418
Current credit exposure on risk-based capital derivative contracts	26,504	47,702	16,755	4,478	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
Foreign exchange contracts	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Equity, commodity, and other contracts	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards	5.23	11.16	49	7.34	14.05	49	4.75	13.49	43	3.13	12.78	36	19.32	12.76	72
Written options	3.56	6.28	50	3.57	8.18	41	6.71	5.91	66	2.24	6.60	41	8.73	9.73	64
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter	3.56	5.96	52	3.57	7.73	43	6.71	5.10	70	2.24	5.49	46	8.73	9.46	65
Purchased options	0	3.27	20	0	3.42	19	4.86	4.42	66	0	4.19	18	0	1.44	38
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter	0	2.87	21	0	2.86	21	4.86	3.35	71	0	3.20	20	0	1.27	39
Swaps	91.21	74.26	64	89.10	68.76	64	83.68	69.75	54	94.63	70.34	70	71.96	66.04	38
Held for trading	88.89	40.42	75	76.51	43.53	65	77.45	44.16	65	43.85	46.31	46	41.29	16.18	74
Interest rate contracts	88.89	34.15	86	76.51	36.62	75	77.45	37.24	75	43.85	38.40	52	41.29	16.40	75
Foreign exchange contracts	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded	11.11	59.58	24	23.49	56.47	34	22.55	55.84	34	56.15	53.69	53	58.71	83.82	25
Interest rate contracts	11.11	56.71	24	23.49	53.82	35	22.55	52.22	35	56.15	50.60	55	58.71	83.04	27
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	94.24	92.53	36	96.81	91.48	53	93.29	93.86	32	97.76	94.47	53	79.79	87.47	27
One year or less	1.11	27.56	14	12.17	32.05	38	6.56	32.17	28	9.50	32.51	31	13.31	15.62	63
Over 1 year to 5 years	9.14	27.01	20	8.90	27.06	21	10.32	30.45	24	21.75	31.16	32	14.81	21.68	48
Over 5 years	83.99	29.89	96	75.74	29.56	92	76.41	28.09	91	66.51	28.71	86	51.66	37.90	60
Gross negative fair value (absolute value)	2.42	0.98	93	4.62	1.55	95	1.92	0.83	88	0.67	0.72	47	0.89	0.50	79
Gross positive fair value	2.42	1.34	92	4.05	2.23	91	1.61	1.19	73	0.75	0.85	47	0.94	0.92	57
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	51	0.04	0.07	59	0.02	0.06	53	0.01	0.06	37	0.01	0	69
Gross positive fair value (X)	0.02	0.05	36	0.03	0.09	36	0.01	0.07	33	0.01	0.06	33	0.01	0.01	61
Held for trading (X)	0.01	0.04	54	0.03	0.07	49	0.01	0.06	45	0	0.05	44	0	0	80
Non-traded (X)	0	0.01	26	0	0.02	25	0	0.01	36	0	0.01	44	0	0	65
Current credit exposure (X)	0.02	0.04	45	0.03	0.06	44	0.01	0.05	38	0	0.04	34	0	0	16
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.21	0.46	44	0.40	0.85	41	0.17	0.73	40	0.05	0.53	32	0	0.05	16

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	131,606	70,395	61,963	55,686	54,324
Gross losses	8,743	32,722	13,590	21,285	17,871
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,931	3,804	5,365	3,549	3,670
Net losses	3,812	28,918	8,225	17,736	14,201
Provision for loan and lease losses	-17,706	65,745	16,657	24,013	15,563
Adjustments	0	24,384	0	0	0
Ending balance	110,088	131,606	70,395	61,963	55,686
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.10	-0.09	43	0.44	0.51	42	0.14	0.15	57	0.22	0.14	79	0.17	0.11	75
Provision for loan and lease losses / Average loans and leases	-0.18	-0.16	41	0.73	0.82	48	0.21	0.24	56	0.34	0.24	79	0.27	0.16	80
Provision for loan and lease losses / Net loan and lease losses	-464.48	-105.48	16	227.35	487.86	27	202.52	130.58	87	135.39	134.68	65	109.59	110.75	41
Allowance for loan and lease losses / Total loans and leases not held for sale	1.11	1.23	41	1.31	1.58	34	0.84	0.83	52	0.84	0.90	42	0.87	0.95	42
Allowance for loan and lease losses / Total loans and leases	1.10	1.20	42	1.31	1.55	37	0.84	0.81	51	0.82	0.89	43	0.87	0.94	42
Allowance for loan and lease losses / Net loans and leases losses (X)	28.88	21.39	76	4.55	11.58	26	8.56	8.03	69	3.49	7.54	32	3.92	16.23	24
Allowance for loan and lease losses / Nonaccrual assets	158.70	364.13	19	150.60	299.17	21	91.96	218.72	20	86.13	214.03	16	88.98	270.69	14
ALLL / 90+ days past due + nonaccrual loans and leases	157.45	287.08	28	149.37	244.34	29	87.28	151.73	29	85.27	160.51	26	87.82	232.03	19
Gross loan and lease losses / Average loans and leases	0.09	0.19	29	0.36	0.34	65	0.18	0.28	40	0.30	0.30	63	0.31	0.16	80
Recoveries / Average loans and leases	0.05	0.08	37	0.04	0.07	33	0.07	0.08	53	0.05	0.09	36	0.06	0.06	63
Net losses / Average loans and leases	0.04	0.11	32	0.32	0.27	68	0.11	0.21	42	0.25	0.22	68	0.24	0.10	82
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39	0	0	48
Recoveries / Prior year-end losses	15.07	34.67	18	27.99	33.98	47	25.21	36.22	38	19.86	41.30	16	32.21	50.41	48
Earnings coverage of net loan and lease losses (X)	67.56	39.72	76	8.29	22.91	37	24.41	24.40	67	9.54	21.75	35	9.48	0.97	38
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0.02	72	0.23	0.04	95	0.03	0.01	68	0	0.02	35	0.06	0.02	81
Real estate loans secured by 1–4 family	0.01	-0.02	82	0.01	0.01	64	0.04	0.01	81	0.03	0.01	66	0.08	0.03	83
Revolving	0.02	-0.07	82	0.01	0.01	62	0.07	0.02	76	0	0.03	30	0.09	0.03	79
Closed-end	0.01	-0.01	82	0.02	0	72	0.03	0	84	0.04	0.01	80	0.08	0.02	82
Commercial real estate loans	0.04	0.04	66	0.29	0.07	88	-0.01	0.01	21	-0.02	0.01	20	-0.01	0.01	29
Construction and land development	0	0	76	-0.01	0	29	0	-0.01	44	-0.05	-0.03	25	-0.01	-0.04	36
1–4 family	0	0	57	0	0	59	0	0	87	-0.01	-0.01	21	-0.02	0	10
Other	0	0	80	-0.01	0	25	-0.01	-0.01	35	-0.04	-0.02	24	0.01	-0.04	85
Multifamily	-0.01	0.01	7	-0.01	0	13	-0.09	0	4	-0.14	0	4	-0.13	0	2
Nonfarm nonresidential	0.05	0.05	65	0.39	0.11	88	0	0.02	45	0	0.02	48	0	0.02	31
Owner-occupied	0	0.01	70	0.39	0.02	99	0	0.01	28	0	0.01	53	-0.01	0.01	21
Other	0.04	0.04	68	0	0.08	32	0	0.01	53	0	0.01	55	0	0.01	64
Real estate loans secured by farmland	0.02	0	90	0.13	0.02	87	0.39	0.01	97	0.06	0	86	0.78	0	99
Commercial and industrial loans	-0.04	0.17	9	0.45	0.47	55	0.26	0.37	44	0.40	0.31	68	0.28	0.18	72
Loans to individuals	0.64	0.71	57	0.65	1.13	43	0.81	1.17	47	3.98	1.16	94	2.98	0.78	94
Credit card loans	4.76	1.84	91	5.04	2.92	87	12.93	3.11	95	9.47	2.92	95	1.81	1.60	60
Agricultural loans	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0	0.06	41
Loans to foreign governments and institutions			0		0			0			0				
Other loans and leases	0.39	0.10	88	0.09	0.15	61	0.10	0.15	57	0.77	0.14	92	0.63	0.27	81

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		7,712		23,082		27,924		16,143		17,426
90+ days past due loans and leases		550		720		4,105		726		830
Nonaccrual loans and leases.....		69,369		87,386		76,548		71,943		62,581
Total past due and nonaccrual loans and leases.....		77,631		111,188		108,577		88,812		80,837
Restructured 30–89 days past due		0		0		0		0		0
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		9,539		3,824		3,794		4,110		4,309
Total restructured loans and leases		9,539		3,824		3,794		4,110		4,309
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		817		2,371		3,794		4,026		6,617
Other real estate owned.....		1,927		6,624		6,914		6,153		10,777
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.08	0.32	9	0.23	0.39	33	0.33	0.43	47	0.21
90+ days past due loans and leases	0.01	0.10	29	0.01	0.12	29	0.05	0.15	46	0.01
Nonaccrual loans and leases.....	0.70	0.46	80	0.87	0.66	75	0.91	0.51	85	0.96
90+ days past due and nonaccrual loans and leases.....	0.70	0.62	65	0.87	0.85	62	0.96	0.71	76	0.97
30–89 days past due restructured.....	0	0.01	21	0	0.01	16	0	0.01	13	0
90+ days past due restructured	0	0	30	0	0.01	29	0	0.01	29	0
Nonaccrual restructured.....	0.10	0.10	55	0.04	0.13	25	0.05	0.14	29	0.05
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	38	0
90+ days past due loans held for sale.....	0	0	41	0	0	41	0	0	42	0
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.08	0.32	9	0.23	0.40	33	0.33	0.43	46	0.21
90+ days past due assets	0.01	0.10	27	0.01	0.12	27	0.05	0.15	45	0.01
Nonaccrual assets	0.70	0.47	80	0.87	0.67	75	0.91	0.53	84	0.96
30+ days past due and nonaccrual assets	0.78	0.97	49	1.10	1.29	51	1.29	1.19	63	1.18
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.36	0.36	61	0.49	0.52	54	0.61	0.44	76	0.64
90+ days past due and nonaccrual assets + other real estate owned	0.37	0.37	60	0.53	0.55	55	0.66	0.48	77	0.69
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.37	0.41	54	0.54	0.60	47	0.66	0.53	65	0.72
Allowance for loan and lease losses	65.50	62.64	63	73.23	66.66	67	123.95	115.41	65	132.53
Equity capital + allowance for loan and lease losses	3.15	3.60	46	4.36	4.97	45	5.29	4.28	67	5.92
Tier 1 capital + allowance for loan and lease losses.....	4.24	4.30	57	6.29	6.05	59	6.64	5.65	65	7.29
Loans and leases + other real estate owned	0.72	0.71	58	0.96	0.97	54	1.04	0.85	67	1.09

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.09	0.26	24	0.23	0.39	35	0.33	0.38	52	0.26	0.42	31	0.28	0.29	57
	90+ days past due		0	0.12	32	0	0.16	14	0	0.16	34	0.01	0.22	36	0	0.05	19
	Nonaccrual.....		0.70	0.52	72	0.96	0.76	71	0.73	0.46	78	0.85	0.57	77	1	0.43	91
Commercial and industrial	30–89 days past due		0.05	0.24	16	0.27	0.23	67	0.29	0.31	59	0.17	0.30	36	0.12	0.27	44
	90+ days past due		0.02	0.04	60	0.02	0.03	62	0.18	0.05	87	0	0.05	11	0.01	0.01	73
	Nonaccrual.....		0.77	0.57	70	0.71	0.75	53	1.47	0.83	79	1.53	0.76	84	0.55	0.60	58
Individuals	30–89 days past due		0.15	0.63	22	0.33	0.83	27	0.56	0.83	36	0.29	0.84	22	0.38	0.69	40
	90+ days past due		0	0.09	17	0	0.14	19	0	0.17	16	0	0.16	15	0.44	0.03	93
	Nonaccrual.....		0.23	0.17	71	0.70	0.28	86	0.68	0.17	92	0.51	0.23	82	0.81	0.21	88
Depository institution loans	30–89 days past due			0.01		0	0	46		0			0				0
	90+ days past due			0		0	0	46		0			0				0
	Nonaccrual.....			0		0	0	47		0			0				0
Agricultural	30–89 days past due		0	0.07	30	0.07	0.17	64	0	0.24	26	0	0.17	27	0	0.15	35
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	45
	Nonaccrual.....		0	0.70	27	0.45	0.49	69	0	0.67	22	0	0.75	23	0	0.31	31
Foreign governments	30–89 days past due			0.50			0			0.07			0.01				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.15			0.09			0.03			0.06				
Other loans and leases	30–89 days past due		0.10	0.12	65	0.06	0.18	53	0.69	0.20	88	0.06	0.17	48	0.73	0.12	88
	90+ days past due		0	0.01	34	0	0.01	33	0.05	0.01	88	0	0.01	31	0	0	44
	Nonaccrual.....		0.81	0.09	94	0.98	0.15	93	1.16	0.13	96	0.80	0.14	91	2.43	0.06	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		0.08	0.46	6	0.19	0.65	13	0.57	0.67	56	0.55	0.71	47	0.47	0.56	51
1–4 family	30–89 days past due	0	0.24	39	0	0.33	16	0.02	0.31	40	0	0.46	14	0	0.06	22
	90+ days past due	0.91	0.71	72	1.42	0.89	78	1.32	0.73	85	1.69	0.86	86	2.62	0.65	95
Revolving	30–89 days past due	0.02	0.28	20	0.14	0.48	21	0.75	0.45	79	0.59	0.50	59	0.31	0.29	60
	90+ days past due	0	0.02	35	0	0.03	30	0	0.05	24	0	0.05	25	0	0.02	35
	Nonaccrual	0.36	1.18	32	0.77	1.13	54	0.49	1	38	0.71	1.17	55	0.90	0.42	81
Closed-end	30–89 days past due	0.10	0.49	11	0.20	0.65	17	0.51	0.70	45	0.54	0.75	44	0.51	0.63	52
	90+ days past due	0	0.26	40	0	0.38	17	0.02	0.35	44	0	0.53	16	0	0.06	24
Junior lien	Nonaccrual	1.04	0.67	81	1.58	0.87	83	1.55	0.70	88	1.93	0.84	89	3.07	0.68	95
	30–89 days past due	0.01	0.01	47	0.02	0.02	61	0.06	0.02	84	0.07	0.03	86	0.03	0.03	65
	90+ days past due	0	0	36	0	0	32	0	0	29	0	0	24	0	0	36
	Nonaccrual	0.04	0.03	65	0.13	0.04	88	0.12	0.04	85	0.11	0.06	75	0.04	0.04	60
Commercial real estate	30–89 days past due	0.09	0.15	52	0.23	0.26	61	0.26	0.18	74	0.17	0.17	55	0.23	0.15	72
	90+ days past due	0	0.01	28	0	0.02	23	0	0.03	19	0.02	0.03	68	0	0.02	31
	Nonaccrual	0.49	0.38	68	0.64	0.62	54	0.24	0.23	64	0.25	0.28	54	0.12	0.33	28
Construction and development	30–89 days past due	0.03	0.17	49	0.29	0.28	67	0.56	0.28	77	0.32	0.21	71	0.24	0.18	76
	90+ days past due	0	0.01	38	0	0.01	35	0	0.02	33	0.04	0.02	78	0	0.01	42
	Nonaccrual	0.04	0.20	45	0.10	0.41	47	0.11	0.20	56	0.26	0.19	71	0.25	0.21	71
1–4 family	30–89 days past due	0.03	0.02	75	0.05	0.03	73	0.02	0.06	58	0.24	0.06	87	0.02	0.05	70
	90+ days past due	0	0	44	0	0	42	0	0	41	0.04	0	96	0	0	46
	Nonaccrual	0.02	0.01	76	0.04	0.03	75	0.02	0.02	71	0.14	0.02	93	0	0.04	35
Other	30–89 days past due	0.01	0.13	48	0.25	0.22	70	0.54	0.20	83	0.09	0.13	59	0.22	0.08	85
	90+ days past due	0	0	41	0	0	40	0	0.01	35	0	0.02	33	0	0.01	44
	Nonaccrual	0.03	0.16	49	0.06	0.35	45	0.09	0.17	59	0.12	0.15	63	0.25	0.12	79
Multifamily	30–89 days past due	0	0.07	27	0.03	0.09	52	0.05	0.08	61	0	0.10	18	0.21	0.04	88
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0	45
	Nonaccrual	0	0.17	21	0.12	0.11	68	0	0.05	21	0	0.08	23	0	0.05	33
Nonfarm non-residential	30–89 days past due	0.10	0.13	59	0.22	0.23	62	0.17	0.14	61	0.13	0.17	42	0.23	0.14	73
	90+ days past due	0	0.01	31	0	0.02	26	0	0.03	22	0.02	0.03	67	0	0.02	33
	Nonaccrual	0.61	0.45	70	0.82	0.80	57	0.31	0.28	63	0.27	0.30	51	0.09	0.40	23
Owner Occupied	30–89 days past due	0	0.04	22	0.09	0.07	67	0.15	0.07	82	0.12	0.09	65	0.11	0.06	73
	90+ days past due	0	0	37	0	0	33	0	0.01	26	0.02	0.01	78	0	0.01	35
	Nonaccrual	0.28	0.17	77	0.40	0.27	71	0.25	0.16	72	0.15	0.17	51	0.07	0.16	37
Other	30–89 days past due	0.10	0.08	75	0.14	0.14	66	0.02	0.07	33	0	0.07	21	0.12	0.06	79
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0	0.01	31	0	0.01	39
	Nonaccrual	0.33	0.23	71	0.42	0.44	57	0.06	0.10	48	0.12	0.13	63	0.02	0.16	32
Farmland	30–89 days past due	0.13	0.10	74	0.35	0.11	85	0.24	0.23	67	0.01	0.25	48	0.05	0.10	72
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0	45
	Nonaccrual	2.67	0.69	87	3.16	1.13	84	5.12	0.84	93	4.66	1.23	85	4.18	0.44	94
Credit card	30–89 days past due	0.38	0.81	19	0.44	0.95	25	0.91	1.19	21	0.48	1.22	16	2.47	0.83	87
	90+ days past due	0	0.45	14	0	0.63	13	0	0.78	12	0	0.73	11	0	0.22	36
	Nonaccrual	0.38	0.10	87	0.63	0.05	93	0.60	0.11	87	0.81	0.09	91	2.65	0.08	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,114,231	1,104,177	876,561	777,572	533,662										
Retained earnings	962,994	791,630	702,502	579,252	481,331										
Accumulated other comprehensive income (AOCI)	-5,752	72,719	-926	-31,649	-24,474										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,071,473	1,968,526	1,578,137	1,325,175	990,519										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	597,819	605,381	480,635	424,807	255,394										
Accumulated other comprehensive income-related adjustments	-5,752	72,719	-926	-33,387	-25,663										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,479,406	1,290,426	1,098,428	933,755	760,788										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,479,406	1,290,426	1,098,428	933,755	760,788										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	110,705	110,705	145,154	130,914	122,824										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	110,705	110,705	145,154	130,914	122,824										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	110,705	110,705	145,154	130,914	122,824										
Tier 1 Capital	1,590,111	1,401,131	1,243,582	1,064,669	883,612										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	177,522	44,657	74,286	74,143	74,972										
Non-qualifying capital instruments	147,316	146,323	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	125,551	146,937	70,643	62,135	55,840										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					171										
Tier 2 capital before deductions	450,389	337,917	144,929	136,278	130,983										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	450,389	337,917	144,929	136,278	130,983										
Exited advanced approach tier 2 capital															
Total capital	2,040,500	1,739,048	1,388,511	1,200,947	1,014,595										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,151,691	16,401,152	12,798,770	11,371,247	9,807,621										
Less: Deductions from common equity tier 1 capital	597,819	605,381	480,635	424,807	255,394										
Less: Other deductions	0	263,887	0	0	0										
Total assets for leverage ratio	18,553,872	15,531,884	12,318,135	10,946,440	9,552,227										
Total risk-weighted assets	12,829,318	11,819,037	10,098,515	8,756,130	7,511,544										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	11.53	12.37	38	10.92	12.35	30	10.88	12.11	30	10.66	12.09	30	10.13	11.95	22
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A	12.39	13.11	41	11.85	13.08	31	12.31	12.78	48	12.16	12.85	43	11.76	12.68	39
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A	15.91	14.91	72	14.71	15.23	48	13.75	14.36	49	13.72	14.45	47	13.51	14.15	44
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage	8.57	8.98	41	9.02	9.13	48	10.10	9.76	63	9.73	9.71	51	9.25	10.04	33
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		586			598			786			1,969			1,502	-2.01	-60.43	
Other insurance activities income		586			598			786			1,969			1,502	-2.01	-60.43	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		191,722			187,664			171,625			162,892			142,818	2.16	70.25	

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			0				
Insurance activities revenue / Adjusted operating income	0.08	0.36	52	0.10	0.41	54	0.14	0.47	56	0.37	0.47	70	0.34	0.44	74		
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47		
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			60				
Other premium income / Total premium income	67.01			61.77			65.09			55.46			40				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47		
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			136.34				
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0				
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	11.28	12	42	12.24	11.03	52	13.06	11.51	55	14.46	10.22	63	15.20	14.86	48		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49		

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.66			0.87			1.25			1.17				0
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29				
Commercial and industrial loans		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		6.83			-2.40			22.48			7.24				22.03
Total selected assets.....		9.48			2.04			12.40			3.24				-5.54
Deposits		0.73			3.46			10.36			5				-22.72

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0.62	0.84	0.32	0.10	0.13
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	323,262	197,336	224,760	164,142	126,375	63.81	187.84
Dividends	163,500	83,000	129,000	85,000	63,400	96.99	195.93
Interest	0	0	0	0	0	0	0
Management and service fees	159,762	114,336	95,760	79,142	62,975	39.73	180.01
Other income	0	0	0	0	0	0	0
Income from nonbank subsidiaries	0	0	8,011	1,106	8,414		-100.00
Dividends	0	0	8,000	0	7,450		
Interest	0	0	11	304	304		-100.00
Management and service fees	0	0	0	802	660		-100.00
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	323,262	197,336	232,771	165,248	134,789	63.81	185.48
Securities gains (losses)	0	0	0	0	3,021		
Other operating income	2,369	1,950	896	337	1,591	21.49	46.32
Total operating income	325,631	199,286	233,667	165,585	139,401	63.40	183.52
Operating Expenses							
Personnel expenses	121,470	87,311	74,340	60,679	46,591	39.12	176.52
Interest expense	7,057	6,675	7,077	7,285	7,002	5.72	-4.65
Other expenses	68,225	51,320	52,061	45,489	36,328	32.94	139.02
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	196,752	145,306	133,478	113,453	89,921	35.41	146.33
Income (loss) before taxes	128,879	53,980	100,189	52,132	49,480	138.75	268.43
Applicable income taxes (credit)	-15,676	-10,528	-14,633	-12,296	-9,580		
Extraordinary items					0		
Income before undistributed income of subsidiaries	144,555	64,508	114,822	64,428	59,060	124.09	240.75
Equity in undistributed income of subsidiaries	75,368	73,430	34,307	52,570	16,212	2.64	98.72
Bank subsidiaries	75,379	73,475	45,038	51,213	23,587	2.59	106.25
Nonbank subsidiaries	-11	-45	-10,731	1,357	-7,375		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	219,923	137,938	149,129	116,998	75,272	59.44	173.71
Memoranda							
Bank net income	238,879	156,475	174,038	136,213	86,987	52.66	160.22
Nonbank net income	-11	-45	-2,731	1,357	75		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		2,256,938	86.68	2,228,703	93.34	1,759,840	93.76	1,522,392	1,180,060	1.27	156.60
Common and preferred stock		2,256,938	86.68	2,228,703	93.34	1,759,840	93.76	1,522,392	1,180,060	1.27	156.60
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		6,099	0.23	6,110	0.26	6,155	0.33	22,374	20,687	-0.18	-78.02
Common and preferred stock		6,099	0.23	6,110	0.26	6,155	0.33	16,374	14,687	-0.18	-71.95
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	6,000	6,000		-100.00
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		259,818	9.98	84,619	3.54	61,757	3.29	39,520	24,280	207.04	300.13
Cash and due from unrelated depository institution		12	0	109	0	109	0.01	146	30	-88.99	-83.78
Premises, furnishings, fixtures and equipment		12,635	0.49	9,005	0.38	4,266	0.23	4,432	4,866	40.31	182.85
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		68,385	2.63	59,258	2.48	44,736	2.38	25,889	23,670	15.40	212.52
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		2,603,887	100.00	2,387,804	100.00	1,876,863	100.00	1,614,753	1,253,593	9.05	160.16
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		345	0.01	22,101	0.93	0	0	0	0	-98.44	
Borrowings with maturity over 1 year		1,087	0.04	23,083	0.97	52,607	2.80	58,417	33,676	-95.29	-97.12
Subordinated notes and debentures		222,265	8.54	74,428	3.12	74,286	3.96	80,222	90,876	198.63	130.75
Other liabilities		50,696	1.95	42,638	1.79	26,490	1.41	20,025	15,698	18.90	372.51
Balance due to subsidiaries and related institutions		147,316	5.66	146,323	6.13	145,343	7.74	130,914	121,886	0.68	27.84
Total liabilities		421,709	16.20	308,573	12.92	298,726	15.92	289,578	262,136	36.66	62.21
Equity Capital		2,182,178	83.80	2,079,231	87.08	1,578,137	84.08	1,325,175	991,457	4.95	194.52
Perpetual preferred stock (income surplus)		110,705	4.25	110,705	4.64	0	0	0	938	0.00	8058.07
Common stock		42,275	1.62	42,094	1.76	36,704	1.96	34,477	29,953	0.43	61.85
Common surplus		1,071,956	41.17	1,062,083	44.48	839,857	44.75	743,095	503,709	0.93	226.44
Retained earnings		962,994	36.98	791,630	33.15	702,502	37.43	579,252	481,331	21.65	131.43
Accumulated other comprehensive income		-5,752	-0.22	72,719	3.05	-926	-0.05	-31,649	-24,474		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		2,603,887	100.00	2,387,804	100.00	1,876,863	100.00	1,614,753	1,253,593	9.05	160.16
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		147,316	5.66	146,323	6.13	145,343	7.74	130,914	121,886	0.68	27.84
Notes payable to subsidiaries that issued TPS		147,316	5.66	146,323	6.13	145,343	7.74	130,914	121,886	0.68	27.84
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	6,080	10,916		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Profitability															
Net income / Average equity capital	10.32	11.94	41	8.05	7.29	55	10.13	9.68	60	9.94	10.40	44	8.63	8.67	48
Bank net income / Average equity investment in banks	10.64	11.80	47	8.36	7.45	58	10.50	10.51	57	9.81	11.19	40	8.51	9.11	44
Nonbank net income / Average equity investment in nonbanks	-0.18	13.12	8	-0.73	9.75	12	-21.06	7.89	4	8.76	7.10	65	0.38	9.81	29
Subsidiary HCs net income / Average equity investment in sub HCs	10.11			7.01			8.55			8.78			8.81		
Bank net income / Parent net income	108.62	96.79	87	113.44	88.16	88	116.70	82.22	95	116.42	82.56	96	115.56	104.64	88
Nonbank net income / Parent net income	3.40			3.59			5.93			1.16	3.78	59	0.10	1.13	53
Subsidiary holding companies' net income / Parent net income	65.35			68.34			74			72.48			90.33		
Leverage															
Total liabilities / Equity capital	19.33	16.81	70	14.84	20.06	56	18.93	20.43	68	21.85	20.88	68	26.44	11.14	91
Total debt / Equity capital	10.25	11.71	56	5.75	14.41	37	8.04	14.31	55	10.46	14.69	60	12.56	4.62	77
Total debt + notes payable to subs that issued TPS / Equity capital	17	13.63	73	12.79	16.67	53	17.25	16.36	69	20.34	17.10	72	24.86	9.36	91
Total debt + Loans guaranteed for affiliate / Equity capital	10.25	11.77	56	5.75	14.68	37	8.04	14.56	54	10.46	15.14	59	12.56	4.64	77
Total debt / Equity capital – excess over fair value	10.25	11.81	56	5.75	14.52	37	8.04	14.51	55	10.46	14.81	59	12.56	4.62	77
Long-term debt / Equity capital	10.24	10.95	56	4.69	13.56	31	8.04	13.04	57	10.46	13.37	62	12.56	4.39	78
Short-term debt / Equity capital	0.02	0.57	77	1.06	0.77	79	0	1.02	36	0	1.14	37	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0.05	40	0.46	0.14	85	1.10	0	98
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46
Long-term debt / Consolidated long-term debt	56.95	39.86	60	21.46	34.67	35	42.96	28.44	64	50.43	28.63	71	48.84	17.83	80
Double Leverage															
Equity investment in subs / Equity capital	103.71	103.22	57	107.48	102.81	78	111.90	103.22	87	116.12	103.10	92	120.50	105.17	91
Total investment in subs / Equity capital	103.71	108.40	45	107.48	110.16	62	111.90	111.07	73	116.57	112.48	74	121.11	105.55	92
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.37	0.29	62	1.13	0.47	77	1.26	0.36	86	1.83	0.35	91	2.70	0.56	95
Equity investment in subs – equity cap / Net income-div (X)	0.47	1.05	37	1.50	1.82	56	1.51	1.22	65	2.19	1.22	80	3.35	1.91	85
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	143.15	152.85	55	121.93	136.59	50	160.67	177.68	50	137.02	162.34	43	146.26	96.31	85
Cash from ops + noncash items + op expense / Op expense + dividend	146.06	154.48	53	120.56	147.24	45	159.19	190.27	41	144.44	174.91	42	118.21	100.80	70
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	163.84	98.54	88	116.96	134.08	53	115.22	116.34	57	110.59	103.19	65	64.72	101.42	19
Pretax operating income + interest expense / Interest expense	1,926.26	1,835.33	66	908.69	2,016.32	46	1,515.70	1,968.54	57	815.61	2,898.75	39	806.66	1,955.22	70
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,102.87	1,770.77	49	497.70	1,539.23	31	765.97	1,632.83	34	462.76	1,369.37	28	472.93	1,082.59	50
Dividends + interest from subsidiaries / Interest expense + dividends	293.98	174.12	82	204.46	150.43	78	432.43	210.80	90	320.19	188.90	84	330.04	107.07	96
Fees + other income from subsidiaries / Salary + other expenses	84.22	11.92	93	82.48	13.95	93	75.76	16.52	88	75.30	16.08	90	76.74	6.15	93
Net income / Current part of long-term debt + preferred dividends (X)	27.32	47.61	60	30.99	35.64	72		57.11		19.12	33.93	37	6.86	71.32	27
Other Ratios															
Net assets that reprice within 1 year / Total assets	-1.96	3.44	9	-2.45	3.85	10	-1.26	2.64	14	-1.19	2.61	17	-1.17	1.68	10
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0.04			0.24			0	
Nonaccrual		0.92			1.03			0.54			6.54			0.46	
Total		1.09			1.13			0.58			6.78			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.83	1.76	79	0.88	2.66	75	1.12	5.62	71	1.78	5.50	73	2	0.15	97
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	33.59	66.37	24	52.58	81.10	29	21.43	57.84	14	30.04	57.26	21	24.65	100.86	10
Dividends declared / Net income	22.08	28.27	38	24.59	42.29	26	16.50	33.08	21	16.54	27.33	22	19.34	32.32	32
Net income – dividends / Average equity.....	8.04	8.62	48	6.07	4.14	73	8.46	6.46	78	8.30	7.33	63	6.96	5.74	65
Percent of Dividends Paid															
Dividends from bank subsidiaries	336.70	155.92	85	244.70	132.17	82	524.24	178.13	92	439.12	157.73	95	435.53	106.72	95
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	32.51	7.53	88	0	7.13	23	51.18	2.37	95
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48
Dividends from all subsidiaries	336.70	203.53	81	244.70	174.85	77	556.75	260.40	88	439.12	215.26	90	486.71	114.69	95
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	68.44	45.96	68	53.04	60.28	46	74.12	66.55	60	62.40	60.71	57	72.88	35.18	83
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.54	18	0	0.52	18	0	0.14	28
Management and service fees from bank subsidiaries	66.88	0.88	98	73.07	1.47	98	55.02	1.55	98	58.10	1.88	97	72.40	0.94	96
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0	45
Operating income from bank subsidiaries	135.32	51.33	96	126.11	62.88	91	129.14	69.36	92	120.50	63.43	89	145.28	41.35	95
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		62.63			56.39			82.95		0	51.40	17	9,933.33	129.02	97
Interest income from nonbank subsidiaries.....		2.44			7.38			20.25		22.40	18.56	76	405.33	0.63	97
Management and service fees from nonbank subsidiaries		0.37			0.86			1.92		59.10	2.96	92	880	0.60	98
Other income from nonbank subsidiaries.....		0.07			0.16			1.06		0	0.15	48	0	0.08	46
Operating income from nonbank subsidiaries		87.22			79.84			150.41		81.50	99.33	48	11,218.67	153.75	97
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			58.36	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	50.21	74.16	22	41.65	69.76	22	55.21	67.32	26	51.33	65.18	29	45.48	67.33	26
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20	0	0.80	18	0	0.92	18	0	1.07	28
Management and service fees from bank subsidiaries	49.06	1.44	99	57.37	1.87	98	40.98	1.81	97	47.80	2.01	98	45.18	2.14	94
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45
Operating income from bank subsidiaries	99.27	83.13	62	99.02	82.20	61	96.19	78.80	40	99.13	74.20	58	90.66	79.76	33
Dividends from nonbank subsidiaries	0	3.07	21	0	1.95	23	3.42	2.65	78	0	2.57	23	5.34	1.78	84
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	63	0.18	2.32	70	0.22	0	94
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0.48	0.03	94	0.47	0	96
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46
Operating income from nonbank subsidiaries	0	4.67	14	0	4.70	16	3.43	7.29	71	0.67	7.64	56	6.04	3.09	82
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47
Loans and advances from subsidiaries / Short term debt.....	42,700.29	158.10	96	662.07	135.13	90		83.37			87.87			886.47	
Loans and advances from subsidiaries / Total debt	65.86	26.38	83	122.33	27.08	94	114.54	28.33	91	94.43	26.53	86	97.86	74.60	68